

FIG. 1

CLASSIFIED 2/20/06 T60

EXPRESS MAIL NO. EL146842645

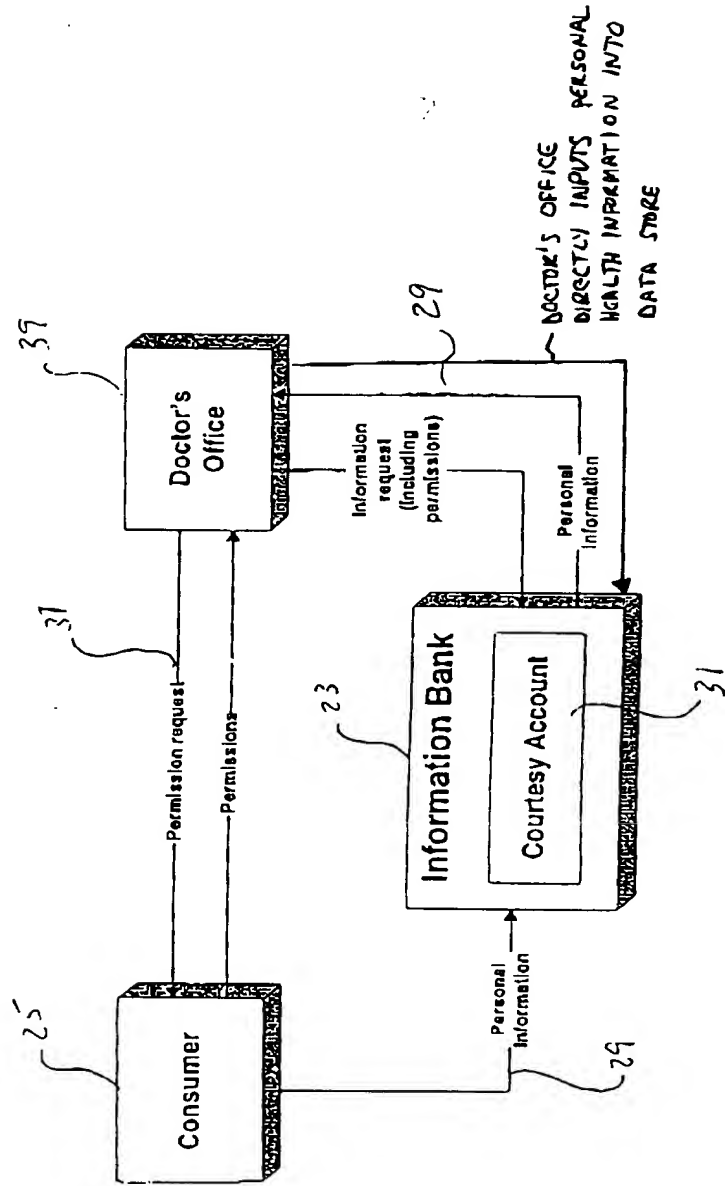


FIG. 2

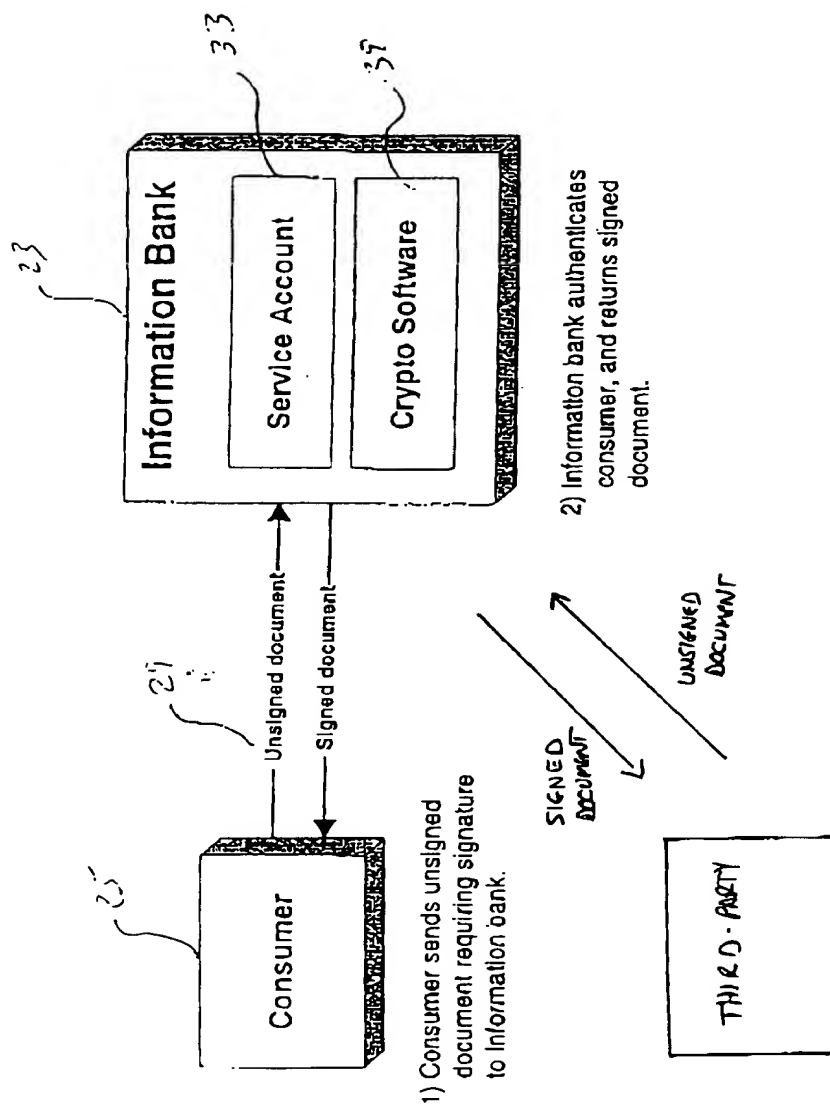


FIG. 3

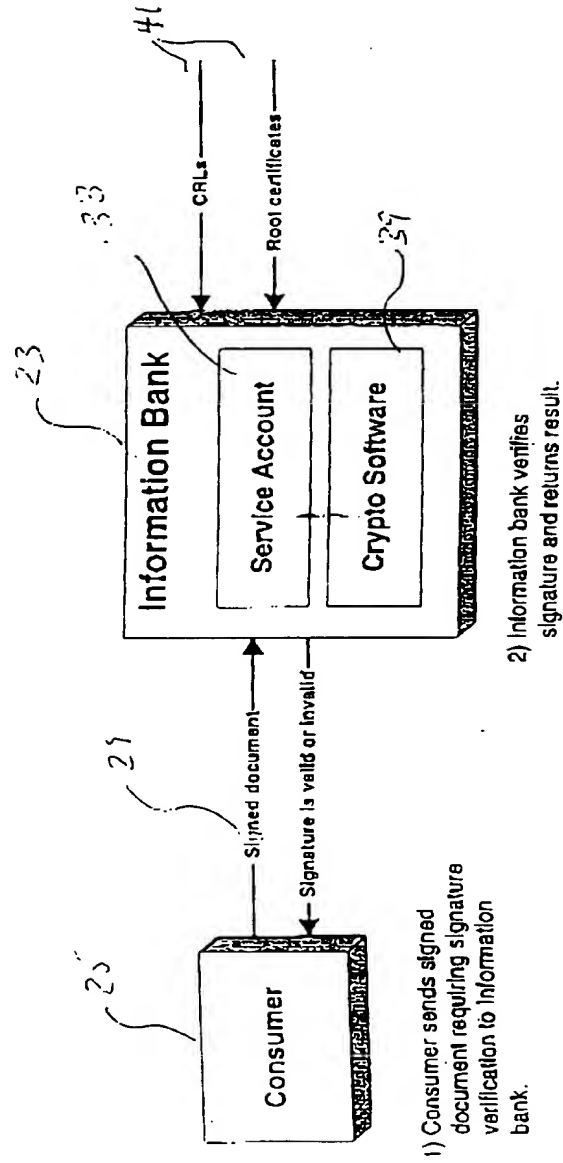
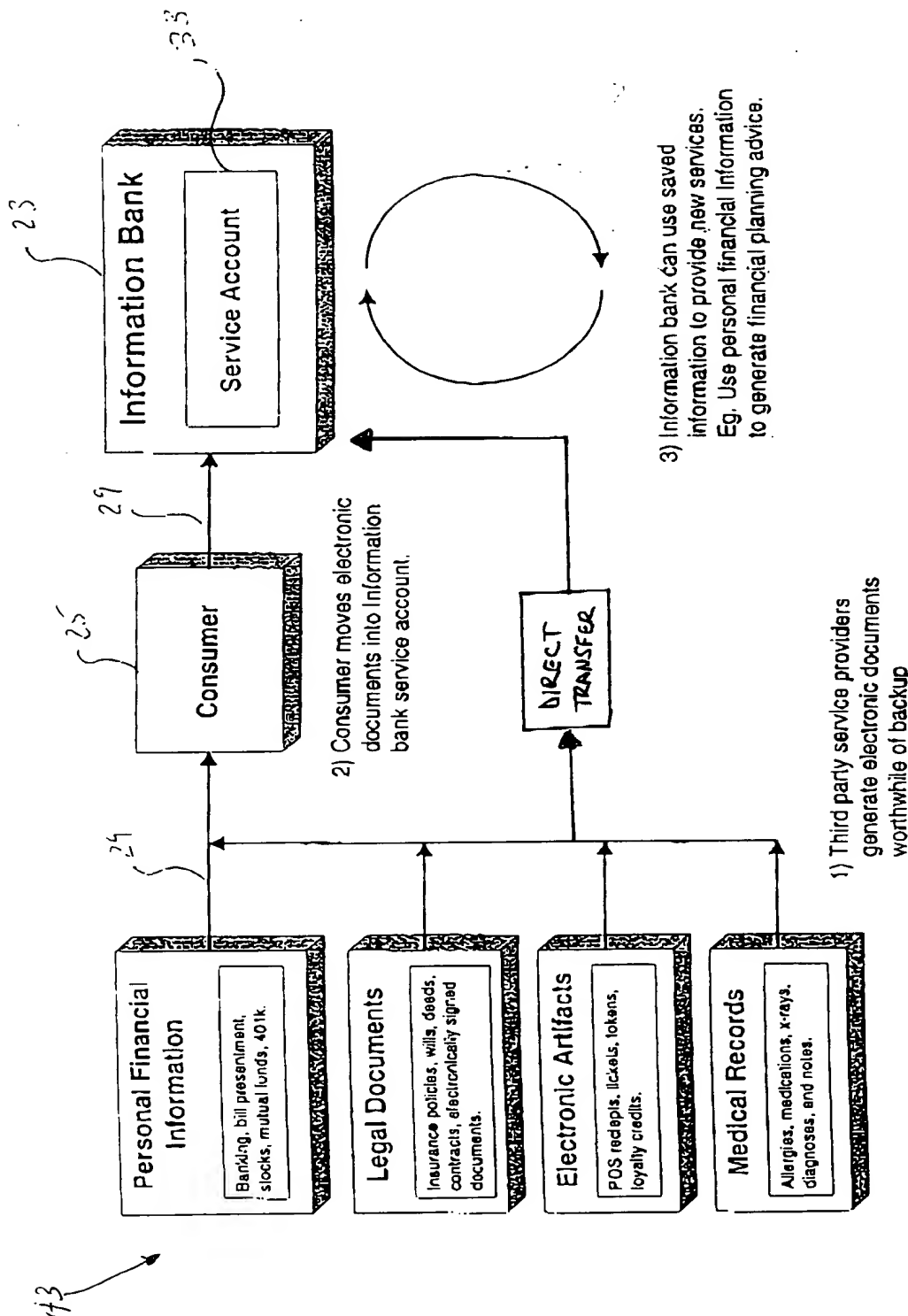
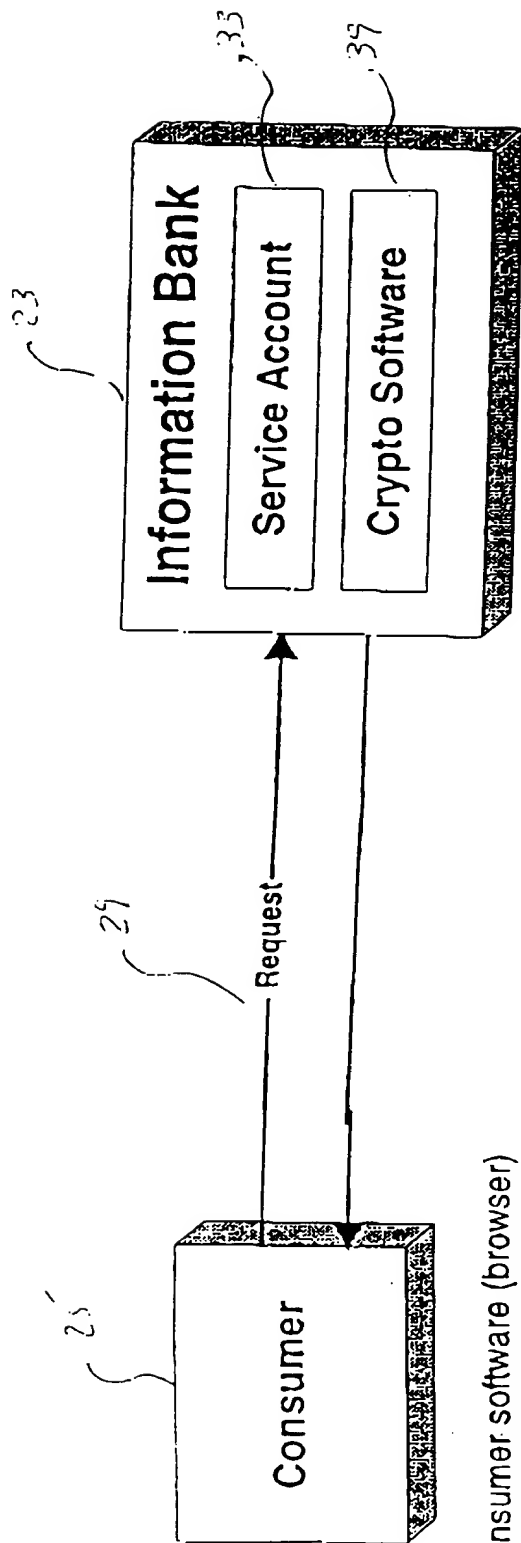


FIG. 4





- 1) Consumer software (browser) generates key pair generation request.
- 2) Information bank generates key pair and certificate and saves copies for backup.

FIG. 6

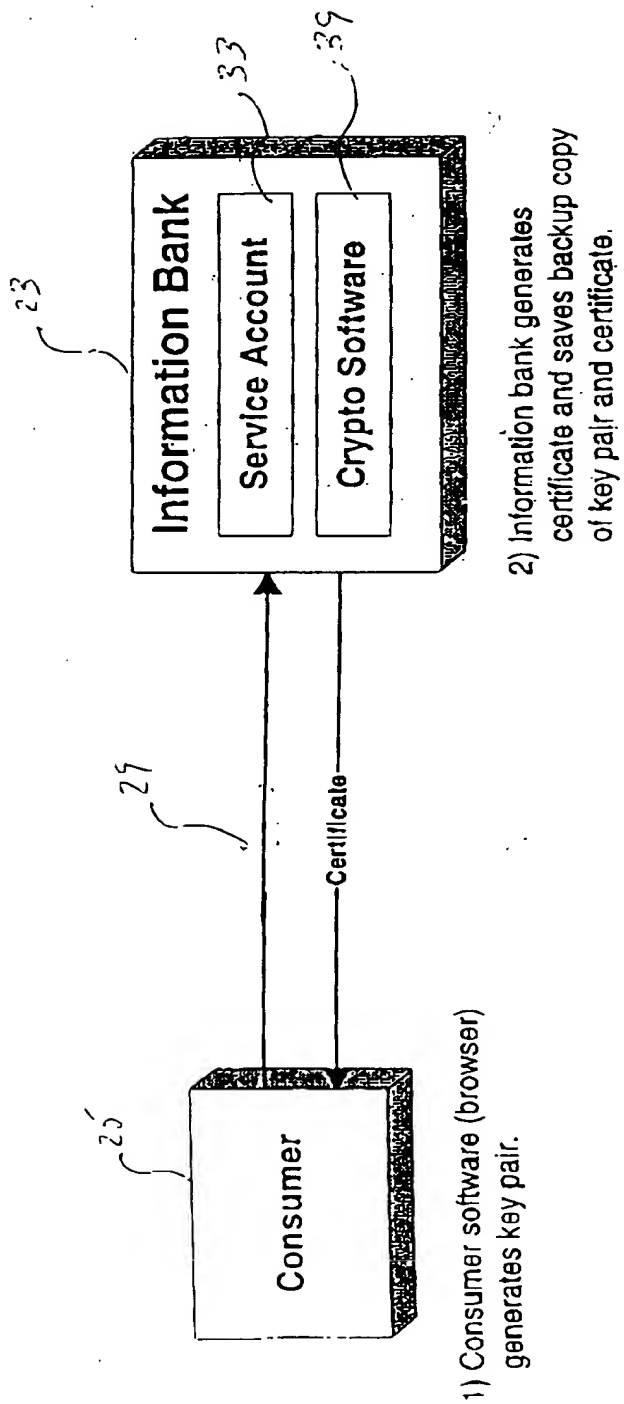


FIG. 7

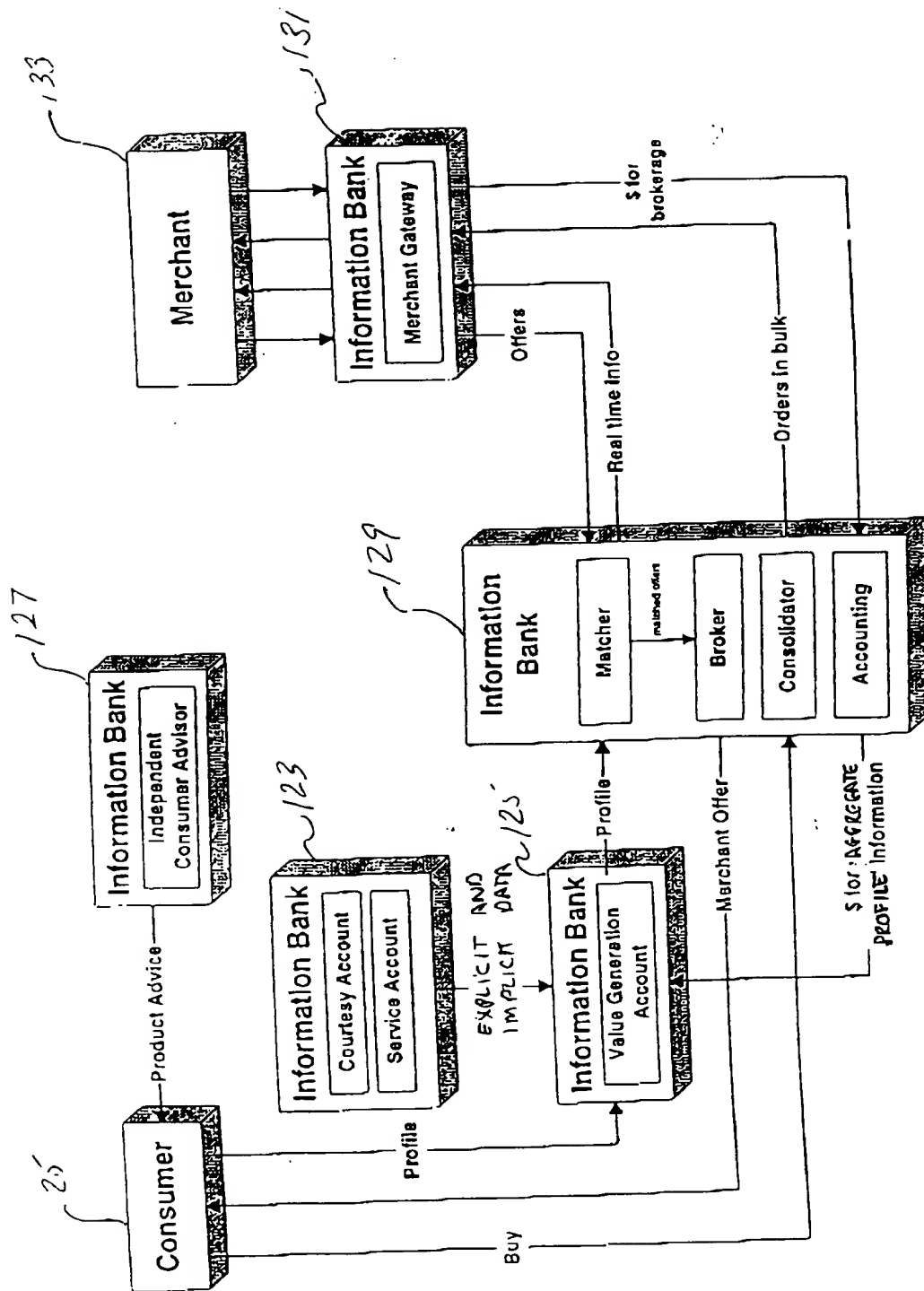


FIG. 8

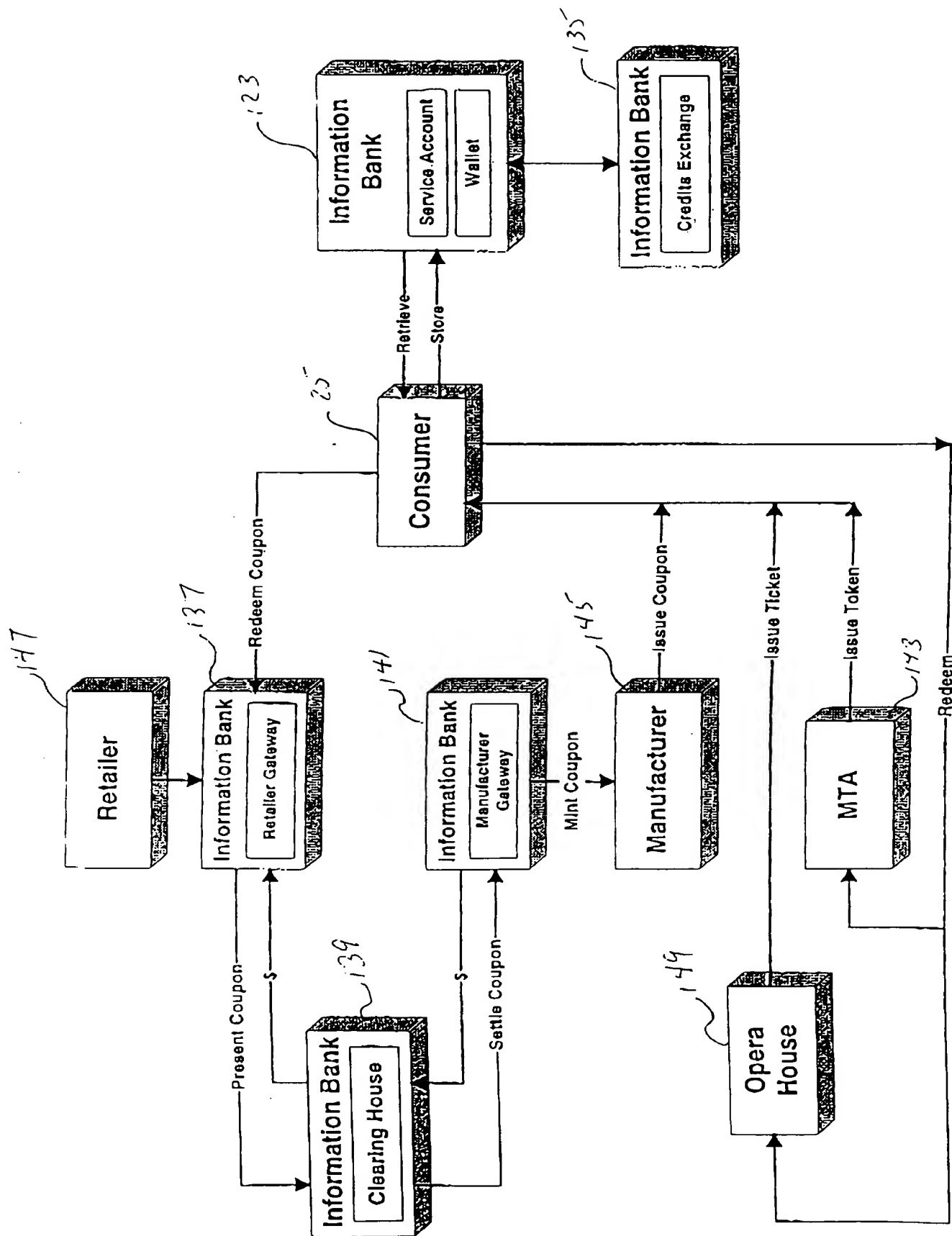
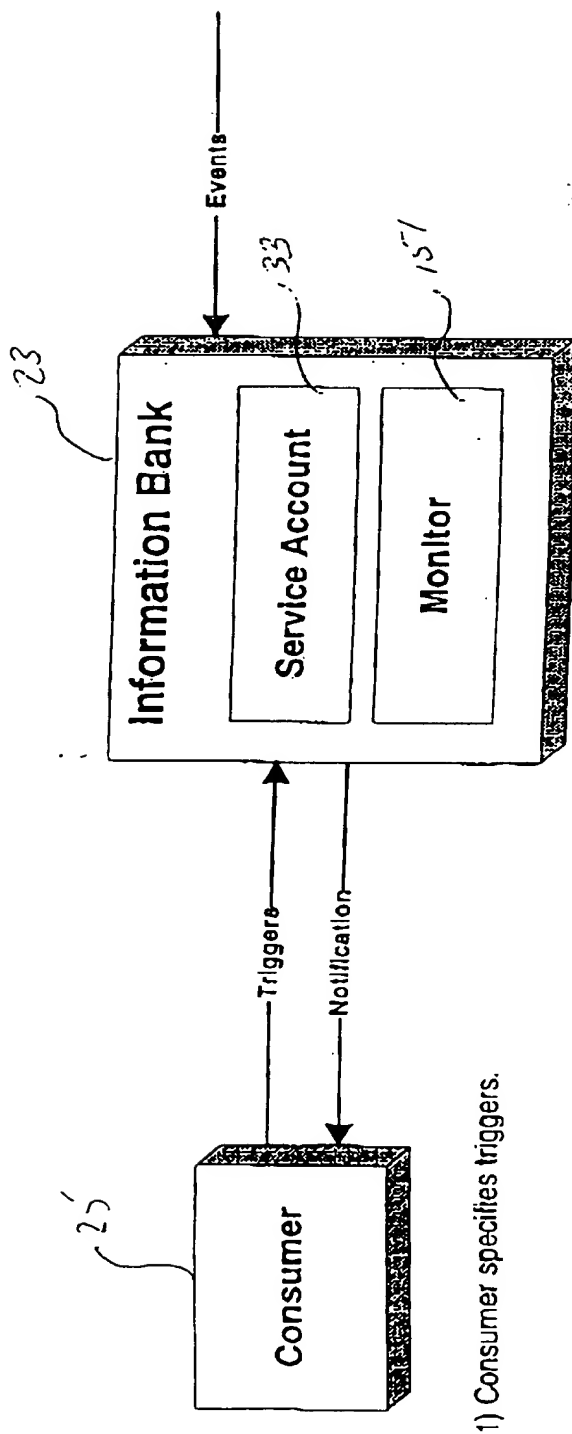


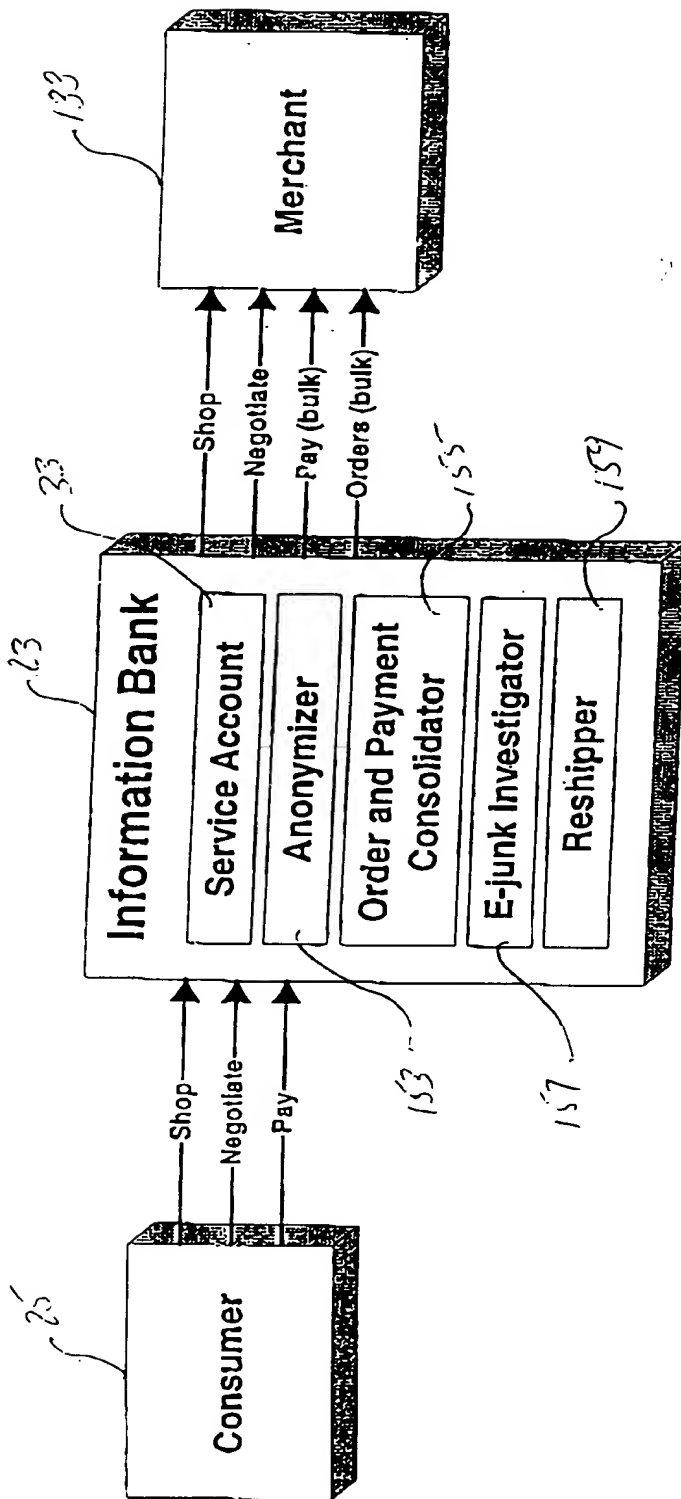
FIG. 9



1) Consumer specifies triggers.

2) Information bank monitors events and provides notification when a trigger is set.

FIG. 10



1) Information bank intermediates consumer interaction with merchant in order to anonymize.

FIG. 11

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Information Banking

Courtesy Account	Service Account	Interest Bearing Account
<p>Definition: A free account that consumers get as a courtesy for being a customer. Certain services that come with it are also gratis.</p>	<p>Definition: A consumer pays for account. They pay for long term, guaranteed safe storage; and external access by authorized people (Dr's, Accountants, etc)</p>	<p>Definition: In return for making certain personal types of information available, the consumer is paid a portion of the receipts of selling that data. No names nor address are ever revealed.</p>
<p>Characterized by: Small amount of data Relatively static Indefinite storage time</p>	<p>Characterized by: Large amount of data Dynamic Stored over long periods of time</p>	<p>Characterized by: Demographic data Users interests User profiles User agents</p>
<p>Examples: Name, Address, Phone, Social Security #, and other commonly asked for information on forms, applications, etc.</p>	<p>Examples: Billing history, payment history, loans, real estate holdings, stock, bond, fund holdings, medical records, home web pages, etc</p>	<p>Examples: Age, geographic location, race, religion, professional interests, hobby interests, frequent purchase categories, explicit requests for information, explicit requests for blocking categories of information</p>
<p>Service Examples: Automated form filling Safe Shopping General E-Commerce</p>	<p>Service Examples: Bill presentment / Payment Relationship management Anywhere, Anytime access Guaranteed data safe Tax preparation Emergency information focal point</p>	<p>Service Examples: Solicited Agent searches Pay to contact unsolicited offers Market Research Electronic Census Profile oriented special offers</p>

Free to Consumer

Consumer pays

Consumer gets \$\$

FIG. 12

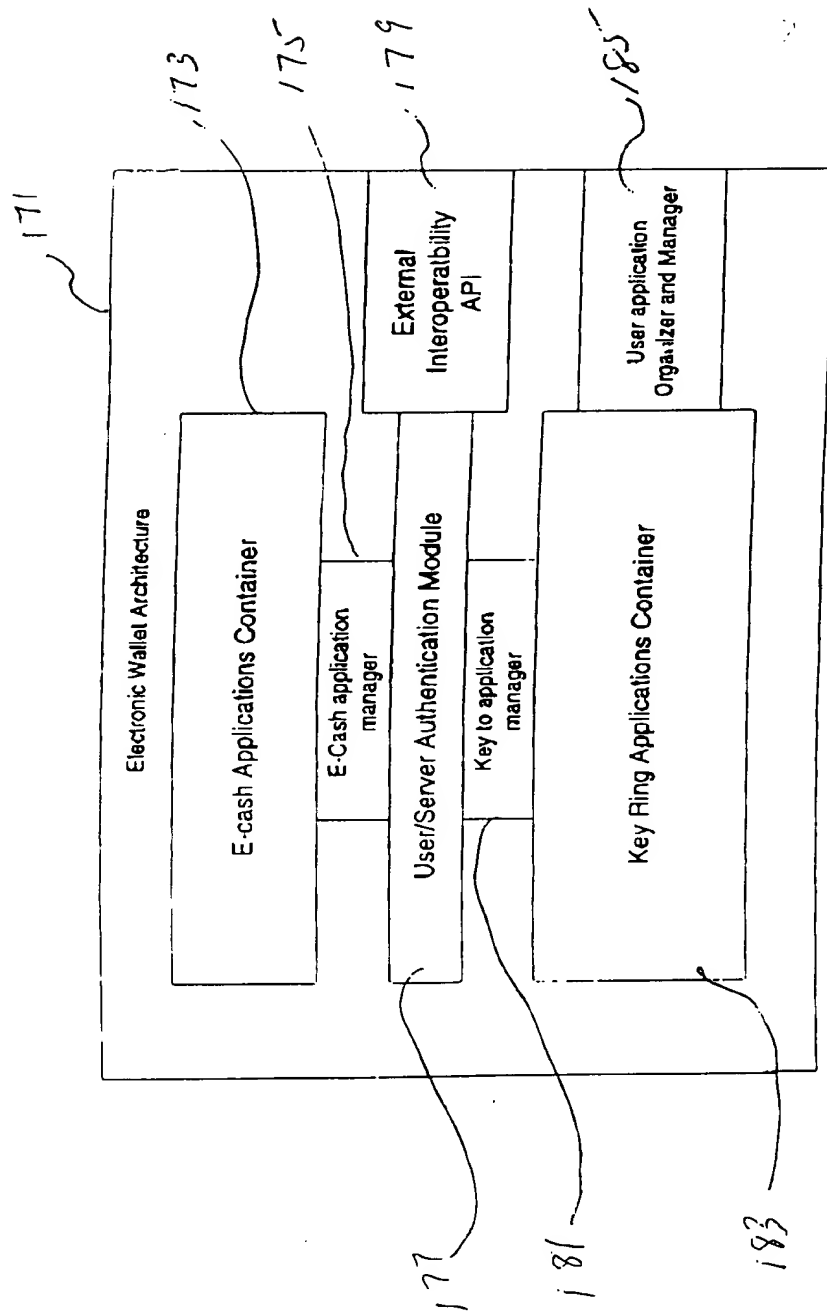


FIG. 13

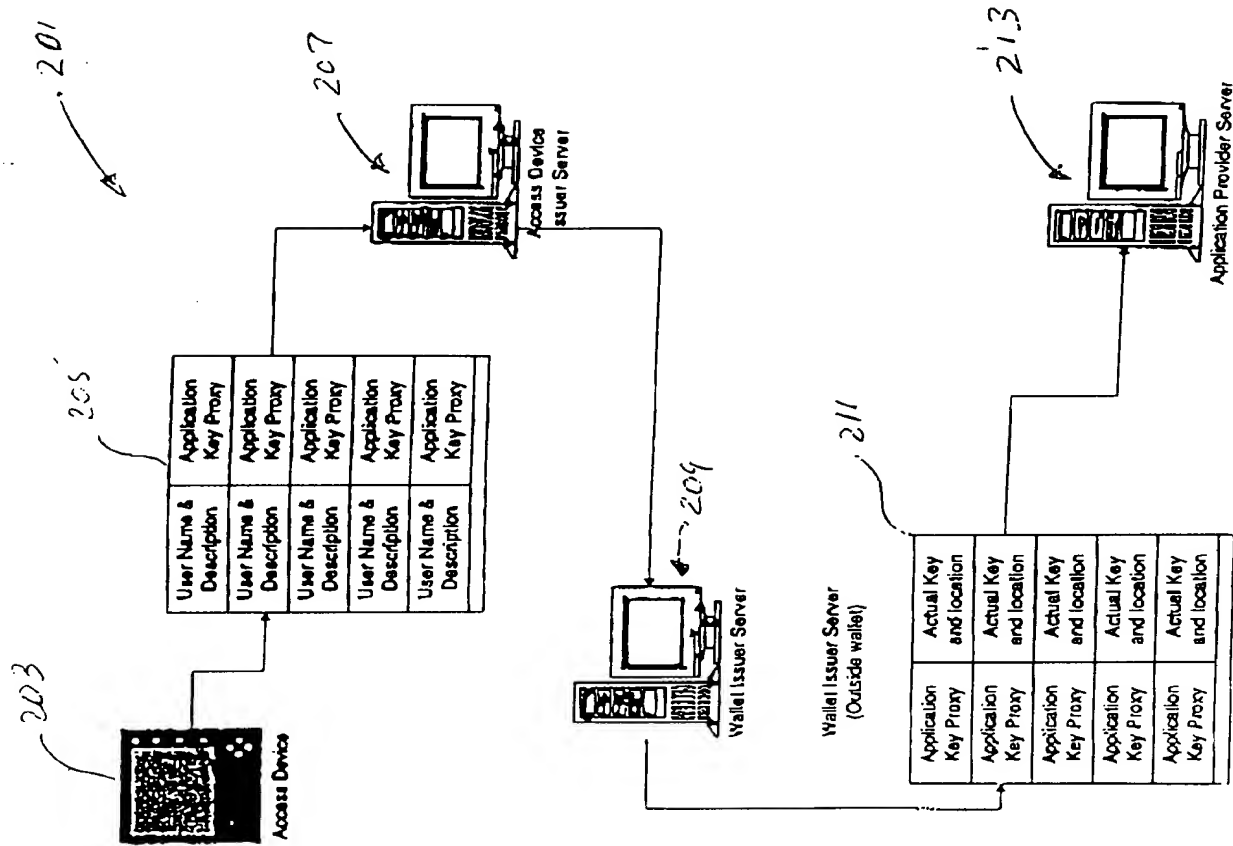


FIG. 14